

**Information to identify the case:**

|   |                                    |                                |             |
|---|------------------------------------|--------------------------------|-------------|
| Debtor 1  | <u>Christopher John Hester Sr.</u> | Social Security number or ITIN | xxx-xx-7456 |
|   | First Name Middle Name Last Name   | EIN                            | --          |
| Debtor 2  | <u>Rosalia Hester</u>              | Social Security number or ITIN | xxx-xx-8026 |
| (Spouse, if filing)                                   | First Name Middle Name Last Name   | EIN                            | --          |
| United States Bankruptcy Court District of New Jersey |                                    |                                |             |
| Case number:  | 18-16279-SLM                       |                                |             |

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher John Hester Sr.

Rosalia Hester

6/5/23

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Christopher John Hester, Sr.  
Rosalia Hester  
Debtors

Case No. 18-16279-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jun 05, 2023

User: admin  
Form ID: 3180W

Page 1 of 5  
Total Noticed: 74

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2023:

| Recip ID  | Recipient Name and Address  |
|-----------|---|
| db/jdb    | + Christopher John Hester, Sr., Rosalia Hester, 3 Third Street, Butler, NJ 07405-1015                 |
| cr        | + VW Credit, Inc., P.O. Box 340514, Tampa, FL 33694-0514  |
| 517424628 | + New Hampshire Higher Ed/Granite State Mg, Attn: Bnakruptcy, 4 Barrell Court, Concord, NH 03301-8543 |
| 517592568 | State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245 |
| 518700722 | + U.S. Department of Education, P.O. Box 4414, Portland, OR 97208-4414                                |

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                      | Date/Time            | Recipient Name and Address  |
|-----------|---|----------------------|---|
| smg       | Email/Text: usanj.njbankr@usdoj.gov             | Jun 05 2023 21:43:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534   |
| smg       | + Email/Text: ustpreregion03.ne.ecf@usdoj.gov   | Jun 05 2023 21:43:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235              |
| 517424605 | Email/Text: ebn@americollect.com                | Jun 05 2023 21:44:00 | Americollect Inc, Po Box 1566, 1851 S Alverno Rd, Manitowoc, WI 54221   |
| 517424604 | + Email/Text: bncnotifications@pheaa.org        | Jun 05 2023 21:43:00 | Aes/wells Fargo, Po Box 61047, Harrisburg, PA 17106-1047  |
| 517424606 | + EDI: BANKAMER.COM                             | Jun 06 2023 02:53:00 | Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012   |
| 517580429 | + EDI: BANKAMER2.COM                            | Jun 06 2023 02:53:00 | Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284   |
| 517575961 | Email/PDF: resurgentbknofications@resurgent.com | Jun 05 2023 21:51:45 | CACH, LLC its successors and assigns as assignee, of LendingClub Corporation, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 517424607 | + EDI: CAPITALONE.COM                           | Jun 06 2023 02:53:00 | Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285   |
| 517424608 | + EDI: CAPITALONE.COM                           | Jun 06 2023 02:53:00 | Capital One Na, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  |
| 517480107 | Email/PDF: bncnotices@becket-lee.com            | Jun 05 2023 22:20:12 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701   |
| 517424609 | + Email/Text: clientservices@credit-control.com | Jun 05 2023 21:43:00 | Central Loan Admin & R, Po Box 77404, Ewing, NJ 08628-6404  |
| 517424612 | + EDI: CITICORP.COM                             | Jun 06 2023 02:53:00 | Citibank North America, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040                                       |
| 517424613 | + EDI: CITICORP.COM                             |                      |   |

District/off: 0312-2

User: admin

Page 2 of 5

Date Rcvd: Jun 05, 2023

Form ID: 3180W

Total Noticed: 74

|           |  |                      |  |
|-----------|--|----------------------|--|
|           |  | Jun 06 2023 02:53:00 | Citibank/The Home Depot, Citicorp Cr<br>Srvs/Centralized Bankruptcy, Po Box 790040, St<br>Louis, MO 63179-0040   |
| 517424614 | + EDI: WFNNB.COM   | Jun 06 2023 02:53:00 | Comenity Bank/Avenue, Po Box 182125,<br>Columbus, OH 43218-2125  |
| 517424615 | + EDI: WFNNB.COM   | Jun 06 2023 02:53:00 | Comenity Bank/Victoria Secret, Attn: Bankruptcy,<br>Po Box 182125, Columbus, OH 43218-2125   |
| 517424616 | + EDI: WFNNB.COM   | Jun 06 2023 02:53:00 | Comenity Bkl/Ulta, Po Box 182125, Columbus,<br>OH 43218-2125   |
| 517424617 | + EDI: WFNNB.COM   | Jun 06 2023 02:53:00 | Comenitycapital/bjssclb, Comenity Bank, Po Box<br>182125, Columbus, OH 43218-2125  |
| 517424618 | + EDI: CONVERGENT.COM                                      | Jun 06 2023 02:53:00 | Convergent Outsourcing, Inc, Po Box 9004,<br>Renton, WA 98057-9004   |
| 517424619 | + Email/PDF: creditonebknotifications@resurgent.com        | Jun 05 2023 21:53:02 | Credit One Bank Na, Po Box 98873, Las Vegas,<br>NV 89193-8873  |
| 517474335 | + EDI: CITICORP.COM  | Jun 06 2023 02:53:00 | Department Stores National Bank, Citibank, N.A.,<br>701 East 60th Street North, Sioux Falls, SD 57117  |
| 517424620 | + EDI: CITICORP.COM  | Jun 06 2023 02:53:00 | Dsnb Bloomingdales, Attn: Bankruptcy, Po Box<br>8053, Mason, OH 45040  |
| 517424635 | + EDI: CITICORP.COM  | Jun 06 2023 02:53:00 | Visa Dept Store National Bank/Macy's, Attn:<br>Bankruptcy, Po Box 8053, Mason, OH 45040  |
| 517984249 | EDI: Q3G.COM   | Jun 06 2023 02:53:00 | Department Stores National Bank, c/o Quantum3<br>Group LLC, PO Box 657, Kirkland, WA<br>98083-0657   |
| 517558324 | + EDI: AIS.COM   | Jun 06 2023 02:53:00 | Directv, LLC, by American InfoSource LP as<br>agent, 4515 N Santa Fe Ave, Oklahoma City, OK<br>73118-7901  |
| 518011171 | Email/Text: ECMCBKNotices@ecmc.org                         | Jun 05 2023 21:43:00 | Educational Credit Management Corporation, P.O.<br>Box 16408, St. Paul, MN 55116-0408  |
| 518011172 | Email/Text: ECMCBKNotices@ecmc.org                         | Jun 05 2023 21:43:00 | Educational Credit Management Corporation, P.O.<br>Box 16408, St. Paul, MN 55116-0408, Educational<br>Credit Management Corporatio, P.O. Box 16408,<br>St. Paul, MN 55116-0408 |
| 517424621 | + EDI: AMINFOFP.COM  | Jun 06 2023 02:53:00 | First Premier Bank, Po Box 5524, Sioux Falls, SD<br>57117-5524   |
| 517465795 | + Email/Text: EBN@edfinancial.com                          | Jun 05 2023 21:42:00 | Granite State Management &, Resources, PO Box<br>3420, Concord, NH 03302-3420  |
| 517569103 | + Email/Text: BKelectronicnotices@cenlar.com               | Jun 05 2023 21:43:00 | HomeBridge Financial Services, Inc., c/o Cenlar<br>FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430  |
| 517424610 | EDI: JPMORGANCHASE   | Jun 06 2023 02:53:00 | Chase Auto Finance, National Bankruptcy Dept,<br>201 N Central Ave Ms Az1-1191, Phoenix, AZ<br>85004   |
| 517424611 | EDI: JPMORGANCHASE   | Jun 06 2023 02:53:00 | Chase Card Services, Attn: Correspondence Dept,<br>Po Box 15298, Wilmington, DE 19850  |
| 517424622 | + Email/Text: bknotificationdistribution@jhcapiatgroup.com | Jun 05 2023 21:44:00 | Jn Portfolio Debt Equities, LLC, Attn: Bankruptcy,<br>5757 Phantom Dr. Ste 225, Hazelwood, MO<br>63042-2429  |
| 517424623 | + Email/Text: PBNCNotifications@peritussservices.com       | Jun 05 2023 21:42:00 | Kohls/Capital One, Kohls Credit, Po Box 3043,<br>Milwaukee, WI 53201-3043  |
| 519916082 | + Email/PDF: resurgentbknotifications@resurgent.com        | Jun 05 2023 22:19:35 | LVNV Funding LLC, PO Box 10587, Greenville,<br>SC 29603-0587   |
| 519916083 | + Email/PDF: resurgentbknotifications@resurgent.com        | Jun 05 2023 21:53:18 | LVNV Funding LLC, PO Box 10587, Greenville,<br>SC 29603, LVNV Funding LLC, PO Box 10587,<br>Greenville, SC 29603-0587  |

District/off: 0312-2

User: admin

Page 3 of 5

Date Rcvd: Jun 05, 2023

Form ID: 3180W

Total Noticed: 74

|           |   |                      |   |
|-----------|---|----------------------|---|
| 517577963 | Email/PDF: resurgentbknotifications@resurgent.com   | Jun 05 2023 21:54:20 | LVNV Funding LLC C/O Resurgent Capital Services, P.O. Box 10675, Greenville, SC 29603-0675  |
| 517575920 | Email/PDF: resurgentbknotifications@resurgent.com   | Jun 05 2023 21:53:18 | LVNV Funding, LLC its successors and assigns as, assignee of LC Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587                                      |
| 517424625 | + Email/PDF: resurgentbknotifications@resurgent.com | Jun 05 2023 21:53:18 | LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497   |
| 517424624 | + EDI: LENDNGCLUB                                   | Jun 06 2023 02:53:00 | Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985   |
| 517464570 | + Email/Text: bankruptcydpt@mcmcg.com               | Jun 05 2023 21:43:00 | MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011   |
| 517424626 | + Email/Text: bankruptcydpt@mcmcg.com               | Jun 05 2023 21:43:00 | Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069  |
| 517424627 | + Email/Text: bankruptcydpt@mcmcg.com               | Jun 05 2023 21:43:00 | Midland Funding, 2365 Northside Drive, Ste. 300, San Diego, CA 92108-2710   |
| 517938147 | + Email/Text: mtgbk@shellpointmtg.com               | Jun 05 2023 21:42:00 | New Penn Financial, LLC d/b/a Shellpoint Mortgage, Servicing, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826  |
| 517885291 | Email/Text: mtgbk@shellpointmtg.com                 | Jun 05 2023 21:42:00 | New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675, Greenville, SC 29603-0675  |
| 517885292 | Email/Text: mtgbk@shellpointmtg.com                 | Jun 05 2023 21:42:00 | New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675, Greenville, SC 29603-0675, New Penn Financial, LLC d/b/a Shellpoint, P.O. Box 10675, Greenville, SC 29603-0675 |
| 517424630 | + Email/Text: bnc@nordstrom.com                     | Jun 05 2023 21:43:48 | Nordstrom FSB, Attn: Bankruptcy Department, Po Box 6555, Englewood, CO 80155-6555   |
| 517517614 | + Email/Text: bncnotifications@pheaa.org            | Jun 05 2023 21:43:00 | PHEAA, PO Box 8147, Harrisburg, PA 17105-8147   |
| 517424631 | EDI: PRA.COM  | Jun 06 2023 02:53:00 | Portfolio Recovery, Po Box 41067, Norfolk, VA 23541   |
| 517524433 | EDI: PRA.COM  | Jun 06 2023 02:53:00 | Portfolio Recovery Associates, LLC, c/o Aeo Inc, POB 41067, Norfolk VA 23541  |
| 517519497 | EDI: PRA.COM  | Jun 06 2023 02:53:00 | Portfolio Recovery Associates, LLC, c/o Gap, POB 41067, Norfolk VA 23541  |
| 517519500 | EDI: PRA.COM  | Jun 06 2023 02:53:00 | Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541   |
| 517576421 | EDI: PRA.COM  | Jun 06 2023 02:53:00 | Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541  |
| 517519501 | EDI: PRA.COM  | Jun 06 2023 02:53:00 | Portfolio Recovery Associates, LLC, c/o Tjx, POB 41067, Norfolk VA 23541  |
| 517519498 | EDI: PRA.COM  | Jun 06 2023 02:53:00 | Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541   |
| 517572048 | + EDI: JEFFERSONCAP.COM                             | Jun 06 2023 02:53:00 | Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999   |
| 517564418 | EDI: Q3G.COM  | Jun 06 2023 02:53:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788   |
| 517558323 | EDI: Q3G.COM  | Jun 06 2023 02:53:00 | Quantum3 Group LLC as agent for, JH Portfolio   |

District/off: 0312-2

User: admin

Page 4 of 5

Date Rcvd: Jun 05, 2023

Form ID: 3180W

Total Noticed: 74

|           |  |                      |  |
|-----------|--|----------------------|--|
| 517564460 | EDI: Q3G.COM                                     | Jun 06 2023 02:53:00 | Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788   |
| 517424629 | Email/Text: NJTax.BNCnoticeonly@treas.nj.gov     | Jun 05 2023 21:42:00 | Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788                                    |
| 517429359 | + EDI: RMSC.COM                                  | Jun 06 2023 02:53:00 | New Jersey Division of Taxation, Compliance & Enforcement - Bankruptcy, 50 Barrack St., 9th Fl., PO Box 245, Trenton, NJ 08695 |
| 517424632 | + EDI: RMSC.COM                                  | Jun 06 2023 02:53:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021                                   |
| 517424633 | + EDI: RMSC.COM                                  | Jun 06 2023 02:53:00 | Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  |
| 517580010 | + Email/Text: bncmail@w-legal.com                | Jun 06 2023 02:53:00 | Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  |
| 517424634 | + EDI: WTRRN BANK.COM                            | Jun 05 2023 21:44:00 | TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132                             |
| 517513822 | + Email/Text: VWBKNotices@nationalbankruptcy.com | Jun 06 2023 02:53:00 | Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475                   |
| 517424636 | + Email/Text: vci.bkey@vwcredit.com              | Jun 05 2023 21:42:00 | VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013  |
| 517572809 | + Email/Text: ebn@americollect.com               | Jun 05 2023 21:44:00 | Volkswagen Credit, Inc, Po Box 3, Hillsboro, OR 97123-0003   |
| 517424637 | + EDI: WFFC2                                     | Jun 05 2023 21:44:00 | WAYNE VALLEY IMAGING, C/O AMERICOLLECT INC, PO BOX 1566, MANITOWOC, WI 54221-1566  |
| 517528201 | EDI: WFFC2                                       | Jun 06 2023 02:53:00 | WFFNB/Bobs Discount Furniture, Po Box 10438, Des Moines, IA 50306-0438   |
|           |  | Jun 06 2023 02:53:00 | Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438   |

TOTAL: 69

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address   |
|-----------|---------------|--|
| cr        |               | NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, RasCrane, 10700 Abbott's Bridge Road, Suite 170, UNITED STATES   |
| 517938148 |               | New Penn Financial, LLC d/b/a Shellpoint Mortgage, Servicing, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, New Penn Financial, LLC d/b/a Shellpoint |
| cr        | *+            | U.S. Department of Education, P.O. Box 4414, Portland, OR 97208-4414   |
| 517532598 | *+            | MIDLAND FUNDING LLC, PO BOX 2011, WARREN MI 48090-2011   |

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

District/off: 0312-2

User: admin

Page 5 of 5

Date Rcvd: Jun 05, 2023

Form ID: 3180W

Total Noticed: 74

the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2023 at the address(es) listed below:

| Name                     | Email Address   |
|--------------------------|---|
| Aleisha Candace Jennings | on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING ajennings@raslg.com  |
| David L. Stevens         | on behalf of Debtor Christopher John Hester Sr. dstevens@scura.com,<br>ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;rshah@scura.com;jromero@scura.com;sduarte@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com |
| David L. Stevens         | on behalf of Joint Debtor Rosalia Hester dstevens@scura.com<br>ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;rshah@scura.com;jromero@scura.com;sduarte@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com         |
| Gavin Stewart            | on behalf of Creditor VW Credit Inc. bk@stewartlegalgroup.com   |
| Kevin Gordon McDonald    | on behalf of Creditor HomeBridge Financial Services Inc. kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com   |
| Marie-Ann Greenberg      | magecf@magtrustee.com   |
| Shauna M Deluca          | on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING sdeluca@hasbanilight.com<br>hllawpc@gmail.com  |
| Sindi Mncina             | on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING smncina@raslg.com  |
| U.S. Trustee             | USTPRegion03.NE.ECF@usdoj.gov   |
| TOTAL: 9                 |   |